

Information to identify the case:

Debtor 1	<u>Regina M. Reynolds</u>	Social Security number or ITIN	xxx-xx-5834
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24510-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Regina M. Reynolds

3/17/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Regina M. Reynolds
Debtor

Case No. 19-24510-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 17, 2025

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db	+ Regina M. Reynolds, 603 Oberdick Drive, McKeesport, PA 15135-2221

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 18 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 18 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Mar 18 2025 04:14:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ EDI: JPMORGANCHASE	Mar 18 2025 04:14:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 00:38:34	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ EDI: PRA.COM	Mar 18 2025 04:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177550	+ EDI: PHINAMERI.COM	Mar 18 2025 04:14:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15282541	+ EDI: PHINAMERI.COM	Mar 18 2025 04:14:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15160610	+ Email/PDF: AffirmBKNotifications@resurgent.com	Mar 18 2025 01:04:39	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15166375	^ MEBN	Mar 18 2025 00:19:08	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15160611	+ EDI: TSYS2		

District/off: 0315-2

User: auto

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		Mar 18 2025 04:14:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15205417	+ EDI: LCIBAYLN	Mar 18 2025 04:14:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1837
15160612	+ EDI: CITICORP	Mar 18 2025 04:14:00	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15160616	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15166974	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15160613	+ EDI: CAPITALONE.COM	Mar 18 2025 04:14:00	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15160613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 01:04:39	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15169448	EDI: CAPITALONE.COM	Mar 18 2025 04:14:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15169448	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 01:03:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15182104	Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 01:04:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15160614	+ EDI: CITICORP	Mar 18 2025 04:14:00	Citibank Na, Po Box 6181, Sioux Falls, SD 57117-6181
15188231	EDI: CITICORP	Mar 18 2025 04:14:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15160615	+ EDI: CITICORP	Mar 18 2025 04:14:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15160617	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2025 00:33:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
15160618	+ EDI: WFNNB.COM	Mar 18 2025 04:14:00	Comenity Bank / Chadwicks, Po Box 182789, Columbus, OH 43218-2789
15160619	+ EDI: WFNNB.COM	Mar 18 2025 04:14:00	Comenity Bank / Kay's, Po Box 182789, Columbus, OH 43218-2789
15160620	+ EDI: WFNNB.COM	Mar 18 2025 04:14:00	Comenity Bank / Venus, Po Box 182789, Columbus, OH 43218-2789
15160621	+ EDI: WFNNB.COM	Mar 18 2025 04:14:00	Comenity Capital Bank / Overstock, Po Box 182120, Columbus, OH 43218-2120
15302551	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 18 2025 00:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15160622	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 18 2025 00:36:36	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15160623	EDI: CITICORP	Mar 18 2025 04:14:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
15195668	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Elizabeth Forward School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15195670	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Elizabeth Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15160624	+ EDI: PHINAMERI.COM	Mar 18 2025 04:14:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145

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15160625	+ Email/Text: bankruptcy@huntington.com	Mar 18 2025 00:34:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15188056	EDI: JEFFERSONCAP.COM	Mar 18 2025 04:14:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15160626	+ EDI: JPMORGANCHASE	Mar 18 2025 04:14:00	JPMorgan Chase Bank, 700 Kansas Lane, Monroe, LA 71203-4774
15160626	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 01:04:44	JPMorgan Chase Bank, 700 Kansas Lane, Monroe, LA 71203-4774
15160627	+ EDI: JPMORGANCHASE	Mar 18 2025 04:14:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15160627	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 00:37:03	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15178131	+ Email/Text: RASEBN@raslg.com	Mar 18 2025 00:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15187676	EDI: JPMORGANCHASE	Mar 18 2025 04:14:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15187676	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 01:04:38	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15160628	+ Email/Text: BKRMailOPS@weltman.com	Mar 18 2025 00:34:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15166376	+ Email/Text: Bankruptcy@keystonecollects.com	Mar 18 2025 00:34:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15160629	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 18 2025 00:33:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15184914	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 00:36:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15596123	^ MEBN	Mar 18 2025 00:19:17	Land Home Financial Services, Inc. as servicer, 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
15507747	Email/Text: nsm_bk_notices@mrcooper.com	Mar 18 2025 00:33:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
15178047	EDI: PRA.COM	Mar 18 2025 04:14:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15187138	EDI: Q3G.COM	Mar 18 2025 04:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15160630	+ EDI: CITICORP	Mar 18 2025 04:14:00	Sears / Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15160631	+ EDI: SYNC	Mar 18 2025 04:14:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15160631	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:48	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15160632	+ EDI: SYNC	Mar 18 2025 04:14:00	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
15160632	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 00:36:35	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
15160633	+ EDI: SYNC	Mar 18 2025 04:14:00	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15160633	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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		Mar 18 2025 01:04:09	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15160634	+ EDI: SYNC		
		Mar 18 2025 04:14:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15160634	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 18 2025 00:36:36	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15160635	+ EDI: SYNC		
		Mar 18 2025 04:14:00	Syncb / Levin, Po Box 965036, Orlando, FL 32896-5036
15160635	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 18 2025 00:36:42	Syncb / Levin, Po Box 965036, Orlando, FL 32896-5036
15160636	+ EDI: SYNC		
		Mar 18 2025 04:14:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15160636	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 18 2025 00:38:12	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15160637	+ EDI: SYNC		
		Mar 18 2025 04:14:00	Syncb / Qvc, Po Box 965005, Orlando, FL 32896-5005
15160637	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 18 2025 02:07:53	Syncb / Qvc, Po Box 965005, Orlando, FL 32896-5005
15160638	+ EDI: CAPITALONE.COM		
		Mar 18 2025 04:14:00	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15160638	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 18 2025 01:04:35	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15161149	^ MEBN		
		Mar 18 2025 00:19:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15191138	+ Email/Text: bncmail@w-legal.com		
		Mar 18 2025 00:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15160639	+ EDI: WTRRN BANK.COM		
		Mar 18 2025 04:14:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15160640	+ EDI: CITICORP		
		Mar 18 2025 04:14:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15160641	EDI: USBANKARS.COM		
		Mar 18 2025 04:14:00	Us Bank, PO Box 108, Saint Louis, MO 63166
15182374	EDI: AIS.COM		
		Mar 18 2025 04:14:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15182374	Email/PDF: ebn_ais@aisinfo.com		
		Mar 18 2025 01:03:56	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 78

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Community Loan Servicing, LLC
cr		Land Home Financial Services, Inc., as servicer fo
cr		Land Home Financial Services, Inc., as servicer fo, FEIN, SUCH, KAHN & SHEPARD, P.C.
cr		Nationstar Mortgage LLC
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor Nationstar Mortgage LLC birace@moodklaw.com bkecf@milsteadlaw.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Daniel P. Foster	on behalf of Debtor Regina M. Reynolds dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Land Home Financial Services Inc., as servicer for Magerick LLC dcarlon@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Michael John Clark	on behalf of Creditor Bayview Loan Servicing LLC mclark@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tammy Benoza	on behalf of Creditor Land Home Financial Services Inc., as servicer for Magerick LLC bankruptcy@fskslaw.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11